

An interactive reward system to allow a user to collect and redeem rewards is disclosed. The system can operate over the Internet or any other network of linked micro-processors which can reference a database. The user can obtain rewards when using a user computer. A reward can be obtained when the user selects an image or text, such as an advertisement, that has an associated (optional) reward indicator. A reward indicator can be, for example, a special logo or icon. When an image with a reward indicator is selected by the user, control is passed to a central computer that identifies the user and adds the reward to a database storing a list of rewards available for redemption by that user. Each reward is associated with a promoter's offer. Typically, each promoter will have a computer, such as a webserver. After a reward has been allocated to the user, the central computer passes control to the promoter's computer associated with the selected image. The user can access the central computer to see what rewards the user has collected, to transfer rewards, and to redeem rewards or to print reward coupons for redemption in a physical outlet. Rewards can also be redeemed at the promoter's computer, which will communicate with the central computer to ascertain if the selected reward is valid. The system has application to other networked devices other than the Internet, such as ATMs and telephones.

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